

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Andrew M Miller
 Debtor

Case No. 19-15289-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db +Andrew M Miller, 3332 S Front St, Whitehall, PA 18052-3520
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14378518 +Aes/ Bony Us, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14378521 +Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14378526 +Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14378525 +Aes/pnc Bank, Po Box 61047, Harrisburg, PA 17106-1047
 14378535 +GH Harris Associates Inc, PO Box 216, Dallas, PA 18612-0216
 14378536 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14378538 +Peerless Credit Services Inc., PO BOX 518, Middletown, PA 17057-0518
 14378540 +Portnoff Law, 2700 Horizon Dr, Suite 100, King of Prussia, PA 19406-2726
 14378541 +RMP, LLC, PO BOX 20508, Indianapolis, IN 46220-0508
 14378543 +St Lukes University Health, PO Box 788187, Philadelphia, PA 19178-8187
 14378544 +United Collections Bureau Inc, PO Box 1418, Maumee, OH 43537-8418
 14378545 +United Collections Bureau Inc, po box 1418, Maumee, OH 43537-8418

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 28 2019 02:35:18

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 28 2019 02:35:44 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14378528 +EDI: CAPITALONE.COM Dec 28 2019 07:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14378529 +E-mail/Text: bankruptcy@cvaps.com Dec 28 2019 02:35:41 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 14378531 +EDI: CHASE.COM Dec 28 2019 07:28:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 14378532 EDI: DISCOVER.COM Dec 28 2019 07:28:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 14381381 EDI: FORD.COM Dec 28 2019 07:28:00 Ford Motor Credit Company, LLC, P.O. Box 62180,
 Colorado Springs, CO 80921
 14378534 +E-mail/Text: Banko@frontlineas.com Dec 28 2019 02:36:03 Frontline Assett Strategies,
 2700 Snelling Ave. N, Ste. 250, Saint Paul, MN 55113-1783
 14378537 +EDI: FORD.COM Dec 28 2019 07:28:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,
 Po Box 542000, Omaha, NE 68154-8000
 14378539 +E-mail/Text: info@padermpartners.com Dec 28 2019 02:36:00 Pennsylvania Dermatology Partners,
 258 Ben Franklin Hwy, Birdsboro, PA 19508-8772
 14378542 +E-mail/Text: jennifer.chacon@spservicing.com Dec 28 2019 02:36:04
 Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250,
 Salt Lake City, UT 84165-0250

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14378527 Best Buy/cbna
 14378519* +Aes/ Bony Us, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14378520* +Aes/ Bony Us, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14378522* +Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14378523* +Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14378524* +Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14378530* +Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400,
 Valhalla, NY 10595-2322
 14378533* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
 (address filed with court: Discover Financial, Attn: Bankruptcy Department, Po Box 15316,
 Wilmington, DE 19850)

TOTALS: 1, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2019 at the address(es) listed below:

ALEXANDER G. TUTTLE on behalf of Debtor Andrew M Miller agt@tuttlelegal.com,
allie@tuttlelegal.com
HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee
Et Al... bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Andrew M Miller	Social Security number or ITIN	xxx-xx-4507
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-15289-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andrew M Miller

12/26/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.